**PATENT** 

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**APPLICANT** 

STOVER, Merlin D.

SERIAL NO

10/696,231

FILED

October 29, 2003

TITLE

NEGOTIABLE INSTRUMENT WITH FRAUD PROTECTION

2876

Grp./A.U. Examiner

KOYAMA, Kumikoc

Conf. No.

5252

Docket No.

P06457US00

## AMENDMENT AFTER FINAL

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 .

Dear Sir:

In response to the Office Action dated November 24, 2004, please consider the following remarks.

## CERTIFICATE OF MAILING/TRANSMISSION (37 CFR 1.8(a))

I hereby certify that this correspondence is, on the date shown below, being:

MAILING

☑ deposited with the United States Postal Service with sufficient postage as First Class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Mail Stop Amendment, Alexandria, VA 22313-1450.

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